

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Larry S. Neigut**

Case No.: 20-13971
 Judge: JNP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: 11-30-2020

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney TGE Initial Debtor: LSN Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$235.00 Monthly** to the Chapter 13 Trustee, starting on **December 1, 2020** for approximately **35** remaining months for a total of **43** months. (**\$1,646.00 paid to date**)

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings
 Other sources of funding (describe source, amount and date when funds are available): _____

c. Use of real property to satisfy plan obligations:

- Sale of real property
Description: _____
Proposed date for completion: _____

- Refinance of real property:
Description: _____
Proposed date for completion: _____

- Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan: _____

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
McDowell Law PC	Attorney Fees	\$3,750.00
McDowell Law PC	Supplemental Attorney Fees	\$1,436.35
State of New Jersey - POC 18	Priority Taxes	\$137.18

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Expert Interiors & Exteriors, Inc. - POC 14	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Logan Twp. - POC 13	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Logan Twp. - POC 16	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Capital One Bank	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Midland Funding LLC	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Eagle Farm HOA	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown
Roundpoint Mortgage Servicing Corporation - POC 7	106 Cardinal Court, Swedesboro NJ 08085	\$201,088.00	unknown

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Creditor

Toyota Motor Credit - POC 5

g. Secured Claims to be Paid in Full Through the Plan NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$____ to be distributed *pro rata*

Not less than ____ percent

Pro Rata distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.
NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **11-30-2020**.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Loan Modification was denied. Debtor surrendering property at 106 Cardinal Court, Swedesboro NJ 08085.	Loan Modification was denied. Debtor surrendering property at 106 Cardinal Court, Swedesboro NJ 08085.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 30, 2020

/s/ Larry S. Neigut

Larry S. Neigut

Debtor

Date: _____

Joint Debtor

Date November 30, 2020

/s/ Thomas G. Egner, Esq.

Thomas G. Egner, Esq.

Attorney for the Debtor(s)

District of New Jersey

In re:
Larry S. Neigut
Debtor(s)

Case No. 20-13971-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Dec 03, 2020

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db	+ Larry S. Neigut, 106 Cardinal Court, Swedesboro, NJ 08085-1323
aty	+ Brian J. Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421
nc	+ Brian Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421
518753528	+ Associa Mid-Atlantic, 14000 Horizon Way, Suite 200, Mount Laurel, NJ 08054-4342
518753529	+ Associates in Anesthesia, Inc., POB #1 - Suite #305, 30 Medical Center Blvd, Upland, PA 19013-3955
518753530	+ Borough of Swedesboro, Attn: Tax Office, 1500 Kings Highway, Swedesboro, NJ 08085-1286
518753531	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, Po Box 5010, Woodland Hills, CA 91365
518753537	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518799179	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
518753533	+ Carisbrook Asset Holding Trust, KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
518753548	+ Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518753535	+ Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518835300	Eagle Farms HOA, PO Box 60002, Newark, NJ 07101-8052
518753539	Emergency Care Service of PA, P.C., PO Box 1123, Minneapolis MN 55440-1123
518824862	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518753540	+ Experian, PO Box 4500, Allen, TX 75013-1311
518753541	+ Expert Interiors & Exteriors, Inc., Morris & Adelman, PC, PO Box 2235, Bala Cynwyd, PA 19004-6235
518828651	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518753543	++++ GOLDMAN & WARSHAW PC, 34 MAPLE AVE STE 101, PINE BROOK NJ 07058-9394 address filed with court:, Goldman & Warshaw PC, 34 maple Ave, Suite 101, Pine Brook, NJ 07058
518753544	+ Genesis FS Card/Kay Jewelers, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518753546	+ I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518828649	+ Logan Township, Brian J. Duffield, Esq., 95 North Main Street, Mullica Hill, NJ 08062-9421
518786365	+ Logan Township Tax Collector, Attn: Roseanne Pyle, 125 Main Street, PO Box 314, Bridgeport, NJ 08014-0314
518753553	+ Morris & Adelman, P.C., PO Box 2235, Bala Cynwyd, PA 19004-6235
518753554	++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court:, New Jersey Healthcare Specialists, PC, PO Box 419378, Dept 10005, Boston, MA 02241
518753555	+ Pamela G. Neigut, 106 Cardinal Court, Swedesboro, NJ 08085-1323
518753557	+ Pennsylvania Office of Unemployment, Department of Labor & Industry, Office of Chief Counsel, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
518753561	#+ Premier Orthopaedic Associates, P.O. Box 2180, Vineland, NJ 08362-2180
518753560	#+ Premier Orthopaedic Associates, P.O. Box 2749, Vineland, NJ 08362-2749
518753562	Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518753563	+ Prospect Health Access Network Inc., PO Box 23419, Jacksonville, FL 32241-4419
518753564	+ Ragan & Ragan, Attn:, 3100 RT. 138 West, Buliding One, Wall, NJ 07719-9020
518753565	+ Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
518753566	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Dec 03, 2020

Form ID: pdf901

Total Noticed: 67

- 518808133 + RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
- 518753568 + Roundpoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Suite 200, Charlotte, NC 28217-1930
- 518899087 ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
- 518753569 + Stat Imaging at RiverWinds, 204 Grove Ave, Suite F, Thorofare, NJ 08086-2557
- 518753570 + State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
- 518753572 ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court;, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
- 518801672 + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
- 518753573 + Toyota Motor Credit Corporation, Attn: Bankruptcy, PO Box 9013, Addison, TX 75001-9013
- 518753574 + TransUnion, PO Box 2000, Chester, PA 19016-2000
- 518753575 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
- 518810161 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 22:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 03 2020 22:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518753527	Email/Text: pgt@rawlingsandassociates.com	Dec 03 2020 22:06:00	Anthem Blue Cross and Blue Shield, c/o Rawlings Financial Services, LLC, PO Box 2020, La Grange, KY 40031-2020
518812957	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 23:09:33	CVI SGP Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518777890	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2020 23:21:06	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518753532	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 03 2020 23:08:16	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
518753534	+ Email/Text: kellyp@ccpdocs.com	Dec 03 2020 22:06:00	Cardiology Consultants PH, 207 North Broad St., 3rd FL, Philadelphia, PA 19107-1500
518753536	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 03 2020 22:04:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518753538	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 03 2020 23:08:30	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518753547	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 03 2020 22:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518753549	+ Email/Text: PBNCNotifications@perituservices.com	Dec 03 2020 22:03:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518816361	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 23:09:34	LVNV Funding, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518753550	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 23:22:55	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10587, Greenville, SC 29603-0587
518753551	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2020 23:07:34	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518753552	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 03 2020 22:05:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518753558	Email/Text: bankruptcy@ptlpro.com	Dec 03 2020 22:03:00	Perfect Touch Landscaping and Irrigation, PO Box 564, Thorofare, NJ 08086

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 03, 2020

Form ID: pdf901

Total Noticed: 67

518753559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 03 2020 23:16:12	Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518753556	+ Email/Text: bkrnotice@prgmail.com	Dec 03 2020 22:05:00	Paragon Revenue Group, 216 Le Phillip Ct., Concord, NC 28025-2954
518811112	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 03 2020 22:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518753567	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2020 23:14:46	Resurgent Capital Services LP, PO Box 10368, Greenville, SC 29603-0368
518753571	+ Email/Text: bncnotices@stengerlaw.com	Dec 03 2020 22:04:00	Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm		Roundpoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Suite 200
518804093	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518753542	##+	Expert Interiors & Exteriors Inc., 2442 Bristol Road, Bensalem, PA 19020-6002

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com blkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas G. Egner	on behalf of Debtor Larry S. Neigt tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4